

**FILED**



2009 JUN -3 P 2: 44

**OFFICE OF  
INSURANCE COMMISSIONER**

Hearings Unit, DIC  
Patricia D. Petersen  
Chief Hearing Officer  
*In the Matter of*

No. D09-0029

**CHARLES P. VICK and SENIOR LIFE  
PLANNING SERVICES, LLC,**

**STATEMENT OF ADDITIONAL  
GROUNDS FOR REVOCATION  
OF LICENSES**

*Licensees.*

To: Senior Life Planning Services, LLC, and  
Charles P. Vick  
3803 S. 272<sup>nd</sup> St.  
Kent, WA 98032

By Order Revoking Licenses No. D09-0029 dated March 12, 2009, licensees were notified that their insurance agents' licenses were revoked pursuant to RCW 48.17.530 and 48.17.540(2) subject to their right to demand a hearing. Thereafter, licensees demanded a hearing.

You are now notified that the Office of Insurance Commissioner ("OIC" hereafter) will rely at the hearing upon the following additional grounds for the revocation of your licenses:

1. In November, 2002, Mr. Vick sold annuity contracts to Washington residents, Donald Dawson and his wife Julia Dawson. Annuity contract No. 175382 was issued by American Equity Investment Life Insurance Company ("American" hereafter) to Donald Dawson, then age 64, on November 25, 2002, and contract No. 17380 was issued by American to Julia Dawson, then age 56, the same date. These were tax qualified annuities purchased respectively with single premiums of \$138,069.51 rolled over from Mr. Dawson's individual retirement account and \$43,301.88 rolled over from Mrs. Dawson's individual retirement account. Both annuities guaranteed a first year interest rate of 7.25 percent and a minimum guaranteed interest rate starting in year two of 4.00 percent. Both had declining eight year surrender charges declining to zero in year nine.

2. In October, 2008, Mr. Vick contacted the Dawsons recommending a replacement program that Mr. Vick claimed would produce tax free income and provide a better way for the Dawsons to take money from their IRA accounts. The replacement contract Mr. Vick was selling was offered by National Community Foundation ("NCF" hereafter), a division of New Life International. Although NCF had a Certificate of Exemption from

Statement of Additional Grounds 1

the OIC to issue Charitable Gift Annuities, the contract sold by Mr. Vick to the Dawsons had not been filed with the Insurance Commissioner for approval as required by RCW 48.38.010(9). Based upon Mr. Vick's representations and comparisons, the Dawsons purchased for \$143,850 a NCF contract that promised \$700.24 per month for 20 years.

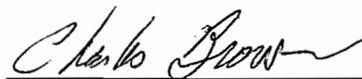
3. Mr. Vick made misrepresentations and misleading comparisons to induce the Dawsons to surrender their American annuities and replace them with the NCF contract. The American annuities would have paid the Dawsons a guaranteed lifetime monthly income of \$916.95 with specified period certain factors that would have guaranteed at least 240 months payable to the Dawsons' Family Trust regardless of how long the Dawsons were to live. Contrary to Mr. Vick's representations, the NCF contract was not a better way for the Dawsons to take money from their IRA accounts and will cost the Dawsons at least \$51,794.40 in payouts for the first 240 months, and depending on Mr. Dawson's life span, possibly much more.

4. Mr. Vick represented to the Dawsons that when they surrendered their American annuities, there would be surrender charges of \$8,351.40 and taxes due of approximately \$16,000. The Dawsons were in a zero percent federal income tax bracket at the time Mr. Vick induced them to surrender their IRA American annuities. The 2007 tax on the Dawsons' 2007 IRA distribution of \$173,861 was \$25,809, not \$16,000. In addition and as a result of their early liquidation of their IRAs recommended by Mr. Vick, the Dawsons' increased 2007 income resulted in a substantial reduction of Mr. Dawson's Social Security benefit, a substantial increase in his Medicare Part B premium, and disqualified the Dawsons from receiving federal stimulus funds.

5. Mr. Vick also represented to the Dawsons that the NCF annuity payments would be tax free. This representation was also false and the payments are subject to federal income taxation.

6. By the above-referenced conduct in addition to that set forth in the previously entered Order Revoking Licenses, the Licensee violated RCW 48.30.180 and 48.30.090 and has shown himself to be incompetent, untrustworthy, and a source of injury and loss to the public.

Dated this 3<sup>rd</sup> day of June, 2009.



Charles D. Brown  
OIC Staff Attorney

**DECLARATION OF MAILING**

I certify under penalty of perjury under the laws of the State of Washington that on the date listed below, I mailed or caused delivery of a true copy of this document to Licensees.

Dated: June 3<sup>rd</sup>, 2009  
At Tumwater, Washington

  
\_\_\_\_\_  
Charles D. Brown

STATE OF WASHINGTON

Phone: (360) 725-7000  
www.insurance.wa.gov

MIKE KREIDLER  
STATE INSURANCE COMMISSIONER



**DECLARATION OF MAILING**

I declare under penalty of perjury under the laws of the State of Washington that on the date listed below, I mailed or caused delivery of a true copy of this document to Charles Vick, Charles Brown  
DATED this 28 day of May 2009 at Tumwater, Washington.

Signed: Wendy Galloway

OFFICE OF  
INSURANCE COMMISSIONER  
HEARINGS UNIT

Fax: (360) 664-2782

Patricia D. Petersen  
Chief Hearing Officer  
(360) 725-7105

Wendy Galloway  
Paralegal  
(360) 725-7002  
wendyg@oic.wa.gov

**NOTICE OF RECEIPT OF DEMAND FOR HEARING**

**To:** Charles P. Vick  
3803 S. 272<sup>nd</sup> Street  
Kent, Washington 98032

**From:** Patricia D. Petersen, Chief Hearing Officer *pdw*

**Date:** May 27, 2009

**Hearing:** Charles P. Vick and Senior Life Planning Services, LLC.,  
Order Revoking Licenses, D09-0029

This is to advise you that on May 21, 2009, the Hearings Unit received and filed your Demand for Hearing.

Unless a date is entered at the end of this Notice, in approximately 5 working days, you will be contacted by the Hearings Unit to schedule a date for the prehearing conference in this matter. This prehearing conference, which will be held by telephone, will include: 1) you, and/or your representative if you wish; 2) the individual who will be representing the Insurance Commissioner in this matter; and 3) the Chief Hearing Officer. The purpose of the prehearing conference is to discuss basic procedure to be followed before, during and after the hearing, as well as any issues or concerns which have arisen or which you believe will arise in your preparation for the hearing.

For your information, we have included a brief outline of the hearing procedure below.

If you have any questions concerning this Notice or the prehearing conference to be scheduled, please contact Wendy Galloway, Paralegal, Hearings Unit, at the above telephone number or address.



**HEARING PROCEDURES - OFFICE OF THE INSURANCE COMMISSIONER**

The following is a brief summary of hearing procedure. Following the prehearing conference referred to above, a Notice of Hearing will be entered advising you of the date scheduled for the hearing. The specific rules which govern the hearing procedure, which include many more details, can be found primarily at Chapter 34.05 RCW (the Administrative Procedure Act) and Chapter 10-08 WAC. Your hearing will be presided over by a Hearings Judge who handles cases where actions of the Insurance Commissioner are appealed, such as yours. It will be conducted in a fairly formal manner; however, it will be as flexible as possible to accommodate the needs of the parties and any witnesses which may appear. You will be allowed to submit documents to support your version of the facts. Testimony may also be presented in the form of live witnesses, including the parties themselves; also, if requested, witnesses are allowed to testify over the telephone at the discretion of the Hearings Judge.

The hearing normally begins with each party presenting an opening statement summarizing what they intend to prove; then each party presents its case-in-chief which includes presentation of documents and testimony, subject to cross examination by the opposing party; then the hearing concludes with each party presenting its closing arguments summarizing what they believe they have shown.

The Hearings Judge is an individual who has not had any involvement with this case. The Hearings Judge will hear and make the final decision in the case without any communication, input or review by the Insurance Commissioner or staff or any other individual who has knowledge of the case. The Hearings Judge's final decision may 1) uphold the Commissioner's action; 2) reverse the Commissioner's action; or 3) impose penalties which are less than those contained in the Commissioner's action.

Please note that, pursuant to General Rule 24, Washington Rules of Court, attorneys representing individuals or entities in Washington State adjudicative proceedings such as this, need not be licensed as an attorney in Washington State.



OFFICE OF  
INSURANCE COMMISSIONER

RECEIVED  
MAY 21 2009

*In the Matter of*

)  
) No. D 09 - 0029

**CHARLES P. VICK and SENIOR LIFE  
PLANNING SERVICES, LLC.,**

)  
) **ORDER REVOKING LICENSES**

*Licensees.*

To: Charles P. Vick  
23403 SE 262<sup>nd</sup> St.  
Maple Valley, WA 98038

)  
) Senior Life Planning Services, LLC  
) PO Box 9139  
) Covington, WA 98042

**IT IS ORDERED AND YOU ARE HEREBY NOTIFIED** that your licenses are **REVOKED**, effective April 1, 2009, pursuant to RCW 48.17.530 and 48.17.540(2).

**THIS ORDER IS BASED ON THE FOLLOWING:**

1. Charles P. Vick holds a Washington agent's license for the lines of life and disability insurance. Mr. Vick is not licensed as an insurance broker. Mr. Vick is the owner and managing member of Senior Life Planning Services, LLC, which holds an agency license for life and disability insurance
2. In September, 2007, Mr. Vick sent two letters to his customers and those of his agency asking them to pay a membership fee so that he and Senior Life could continue to provide services.
3. In October, 2007, the OIC learned of Mr. Vick's fee solicitation letters to consumers and commenced an investigation. At the request of OIC Investigator Tom Talarico, Mr. Vick eventually provided the OIC with a list of forty-five consumers from whom he had obtained fees ranging from \$10 to \$200. Eighteen of these consumers were Washington insurance clients of Mr. Vick and his agency that, according to the list provided by Mr. Vick, had paid a total of \$1,585 in fees to Mr. Vick.
4. By letter dated January 29, 2008, Mr. Vick promised the OIC that he would return the fees collected from his Washington insurance customers but requested an additional sixty days to do so.
5. By letters dated February 1, 2008, March 31, 2008, and April 11, 2008, Mr. Talarico requested confirmation that Mr. Vick had returned the fees collected to his Washington insurance customers and requested copies of the refund checks. Finally, on May 1, 2008, Mr. Vick faxed to Mr. Talarico copies of eighteen refund checks payable to the Washington insurance customers from whom he had exacted fees totaling \$1,585 along with the explanation that his failure to respond to the OIC's previous requests and his failure to refund the fees earlier was due to a lack of funds.

ORDER REVOKING LICENSES

No. D 09- 0029

Page 2

6. By letter dated May 1, 2008, Mr. Talarico asked Mr. Vick to provide proof that he had actually sent these checks. Specifically, Mr. Vick was asked to provide a copy of either his June bank statement or a copy of the front and back of the eighteen refund checks showing that they had been negotiated. Mr. Vick failed to respond to this request. By letter dated July 7, 2008, Mr. Talarico again requested proof that Mr. Vick had actually sent the refund checks to Washington consumers. Mr. Vick finally responded by letter dated July 14, 2008, with which he enclosed copies of four money orders payable to four of Mr. Vick's Washington insurance customers. In this letter, Mr. Vick stated in part as follows:

The balance will be refunded on or before July 25, 2008. It has been simply a matter of no (sic) funds. Revoking my license will not get this done. I'm asking for ten days.

7. By letters dated August 8, 2008, Mr. Talarico contacted the four Washington consumers who were named as payees on the July 2008 money orders to determine whether or not Mr. Vick had actually sent the money orders. Only one of these four consumers reported having received a money order and Mr. Vick has still not provided proof that he has refunded the "fees" collected from his other Washington insurance customers.

8. By collecting fees from insurance customers that were not included in the premium specified in the policy, the licensees exceeded the scope of their insurance licenses, acted as unlicensed brokers, and violated RCW 48.18.180(2).

9. By providing untimely and misleading responses to the OIC's investigative inquiries and by representing that refunds had been made when in fact they had not, the licensees violated RCW 48.17.475.

10. RCW 48.17.530 provides that: (1) The Commissioner may suspend, revoke, or refuse to issue any license . . . for any cause specified in any other provision of this code, or for any of the following causes:

(b) If the licensee . . . willfully violates . . . any provision of this code or any proper order ...of the commissioner.

(h) If the licensee or applicant has shown himself to be, and is so deemed by the commissioner, incompetent, or untrustworthy, or a source of injury and loss to the public.

By reason of your conduct, you have shown yourself to be, and are so deemed by the Commissioner, untrustworthy and a source of injury and loss to the public and not qualified to be an insurance agent in the State of Washington. Accordingly, your license is revoked pursuant to RCW 48.17.530.

**IT IS FURTHER ORDERED** that you return your insurance agent's and agency

ORDER REVOKING LICENSES

No. D 09- 0029

Page 3

license certificates to the Commissioner on or before the effective date of the revocation of your licenses, as required by RCW 48.17.530(4).

**NOTICE CONCERNING YOUR RIGHT TO A HEARING.** Please note that a detailed summary of your right to contest this Order is attached. Briefly, if you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after the date of this Order, which is the day it was mailed to you, or you will waive your right to a hearing. Your demand for a hearing must specify briefly the reasons why you think this Order should be changed. If your demand for a hearing is received by the Commissioner before the effective date of the revocation, then the revocation will be stayed (postponed) pending the hearing, pursuant to RCW 48.04.020. Upon receipt of your demand for hearing, you will be contacted by an assistant of the Chief Hearing Officer to schedule a teleconference with you and the Insurance Commissioner's Office to discuss the hearing and the procedures to be followed.

Please send any demand for hearing to Insurance Commissioner, attention John Hamje, Deputy Insurance Commissioner, Office of the Insurance Commissioner, P.O. Box 40257, Olympia, WA 98504-0257.

ENTERED AT TUMWATER, WASHINGTON, this 12<sup>th</sup> day of March, 2009.

MIKE KREIDLER  
Insurance Commissioner

By

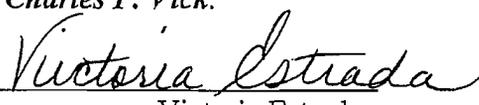
  
JOHN F. HAMJE  
Deputy Insurance Commissioner  
Consumer Protection Division

Investigator: Tom Talarico

**DECLARATION OF MAILING**

I certify under penalty of perjury under the laws of the State of Washington that on the date listed below, I mailed or caused delivery of a true copy of this document to *Charles P. Vick*.

Dated: March 12, 2009  
At Tumwater, Washington

  
Victoria Estrada

## NOTICE OF YOUR RIGHT TO A HEARING

You have the right to demand a hearing to contest this Order. During this hearing, you can present your argument that the Order should not have been entered for legal and/or factual reasons and/or to explain the circumstances surrounding the activities which are the subject of this Order. You may be represented by an attorney if you wish, although in some hearings before this agency parties do choose to represent themselves without an attorney.

Your Demand for Hearing should be sent to John F. Hamje, Deputy Insurance Commissioner, Office of the Insurance Commissioner, P.O. Box 40257, Olympia, WA 98504-0257, and must briefly state how you are harmed by this Order and why you disagree with it. You will then be notified both by telephone and in writing of the time and place of your hearing. If you have questions concerning filing a Demand for Hearing or the hearing process, please telephone the Hearings Unit, Office of the Insurance Commissioner, at 360/725-7002.

Your Demand for Hearing must be made within 90 days after the date of this Order, which is the date of mailing, or your Demand will be invalid and this Order will stand. If your Demand for Hearing is received before the effective date of this Order, the penalties contained in the Order will be stayed (postponed) until after your hearing.

It is important to know that if you demand a hearing, you will have two options for how it will be handled:

Option 1: Unless you specifically request Option 2, your hearing will be presided over by an administrative law judge from the Office of the Insurance Commissioner. Under this option, upon receipt of your Demand for Hearing, the Insurance Commissioner may refer the case to an administrative law judge. The administrative law judge is an individual who has not had any involvement with this case. The administrative law judge will hear and make the final decision in the case without any communication, input or review by the Insurance Commissioner or staff or any other individual who has knowledge of the case. This administrative law judge's final decision may uphold or reverse the Commissioner's action or may instead impose any penalties which are less than those contained in the Order.

Option 2: If you elect, your hearing will be presided over by an administrative law judge from the Office of Administrative Hearings. That administrative law judge will issue an initial or recommended decision which will then be sent to the Insurance Commissioner. The Insurance Commissioner, or his designee, will review the initial decision and make the final decision. The Insurance Commissioner's final decision in the case may uphold, reverse or modify the initial decision, thereby changing the penalty which is recommended in the initial decision. In writing the final decision, the Insurance Commissioner is not bound by the findings of facts or conclusions of law which were made in the initial decision.

May 19, 2009

**FILED**

2009 MAY 21 A 10:42

Charles P. Vick

3803 S. 272<sup>nd</sup> St.

Kent, WA. 98032

Hearings Unit, DIC  
Patricia D. Petersen  
Chief Hearing Officer

Office of the Insurance Commissioner

P.O. Box 40257

Olympia, WA. 98504-0257

John F. Hamge, Deputy Insurance Commissioner

RE: Demand for Hearing

Case #D09-0029

Dear Sir,

I was recently informed that my affiliation as agent for Senior Life Planning Services, LLC had been revoked. This was in a letter dated April 7, 2009. This was the only notice received until I called and spoke with Vicki Estrada, who then sent me a copy of the order revoking licenses dated March 12, 2009. I was informed that the letter had been sent to several addresses. Indeed, had it been sent to those addresses I would have received it as I received all of the Investigators letters and amazingly I received the affiliation termination notice. Of course that wasn't until a week after the revocation. I did not have the opportunity to stay the revocation.

If the file had been properly reviewed it would have been noted that all requests and communications were properly and timely provided to the investigator. The reason for the delay in refunds was stated repeatedly as lack of funds, although the investigator stated he did not understand why.

Senior Life Planning Services, LLC was created in 2001 as a private membership estate planning organization. It was not insurance licensed. That was done much later at the recommendation of our accountant at that time. I was personally licensed in life & health, security 6 & 63. There certainly was never any intent to willfully violate the RCW.

The members who became insurance clients and therefore part of this investigation participated in saving what they considered to be a very effective resource. They do not want a refund.

So, why did this all happen? The initial answer to the investigators October 16, 2007 letter was very detailed. The action by the Attorney General devastated the company. Ultimately the AG was defeated, with a summary judgment in Pierce County Superior Court. However, by that time the damage had been done.

In summary, there are many reasons why this hearing should be granted. In fact it is my opinion and the opinion of those effected that the license should be immediately reinstated, they were not harmed and find this whole situation ridiculous.

I must say that there were major health problems along with the financial trauma. The loss of this license will end any hope of normality in my life. I appreciate your consideration of my request. Thank-you

Sincerely,

A handwritten signature in black ink, appearing to read "Charles P. Vick". The signature is fluid and cursive, with a prominent initial "C" and a long, sweeping underline.

Charles P. Vick

\*\*\* AFFILIATION TERMINATION NOTICE \*\*\*  
STATE OF WASHINGTON

April 7, 2009



**MIKE KREIDLER**  
INSURANCE COMMISSIONER

VICK, CHARLES P  
PO BOX 9139  
COVINGTON WA 98042

WAOIC # : 257784

**Your Affiliation with the following Business Entity has been cancelled because it is either no longer licensed or its license does not include the lines of insurance shown on the Affiliation Certificate:**

<u>WAOIC #</u>	<u>Name</u>	<u>LicenseType</u>	<u>Reason</u>
259789	SENIOR LIFE PLANNING SERVICES LLC	Agent	License Cancelled

STATE OF WASHINGTON

Phone (360) 725-7000  
www.insurance.wa.gov

MIKE KREIDLER  
STATE INSURANCE COMMISSIONER



OFFICE OF  
INSURANCE COMMISSIONER

*In the Matter of*

)  
) No. D 09 - 0029

**CHARLES P. VICK and SENIOR LIFE  
PLANNING SERVICES, LLC.,**

) **ORDER REVOKING LICENSES**

*Licensees.*

To: Charles P. Vick  
23403 SE 262<sup>nd</sup> St.  
Maple Valley, WA 98038

)  
)  
)  
)  
)  
) Senior Life Planning Services, LLC  
PO Box 9139  
Covington, WA 98042

**IT IS ORDERED AND YOU ARE HEREBY NOTIFIED** that your licenses are **REVOKED**, effective April 1, 2009, pursuant to RCW 48.17.530 and 48.17.540(2).

**THIS ORDER IS BASED ON THE FOLLOWING:**

1. Charles P. Vick holds a Washington agent's license for the lines of life and disability insurance. Mr. Vick is not licensed as an insurance broker. Mr. Vick is the owner and managing member of Senior Life Planning Services, LLC, which holds an agency license for life and disability insurance
2. In September, 2007, Mr. Vick sent two letters to his customers and those of his agency asking them to pay a membership fee so that he and Senior Life could continue to provide services.
3. In October, 2007, the OIC learned of Mr. Vick's fee solicitation letters to consumers and commenced an investigation. At the request of OIC Investigator Tom Talarico, Mr. Vick eventually provided the OIC with a list of forty-five consumers from whom he had obtained fees ranging from \$10 to \$200. Eighteen of these consumers were Washington insurance clients of Mr. Vick and his agency that, according to the list provided by Mr. Vick, had paid a total of \$1,585 in fees to Mr. Vick.
4. By letter dated January 29, 2008, Mr. Vick promised the OIC that he would return the fees collected from his Washington insurance customers but requested an additional sixty days to do so.
5. By letters dated February 1, 2008, March 31, 2008, and April 11, 2008, Mr. Talarico requested confirmation that Mr. Vick had returned the fees collected to his Washington insurance customers and requested copies of the refund checks. Finally, on May 1, 2008, Mr. Vick faxed to Mr. Talarico copies of eighteen refund checks payable to the Washington insurance customers from whom he had exacted fees totaling \$1,585 along with the explanation that his failure to respond to the OIC's previous requests and his failure to refund the fees earlier was due to a lack of funds.

MIKE KREIDLER  
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



OFFICE OF  
INSURANCE COMMISSIONER

REPLY TO:  
One Rock Pointe  
1212 North Washington St.  
Suite 106  
Spokane, Washington 99201

CERTIFIED MAIL

COPY

October 6, 2008

Charles P. Vick  
P. O. Box 9139  
Covington, WA 98042

SUBJECT: Fees

Mr. Vick:

I have reviewed my file and find that we have not received the previously requested documents, as outlined in the previous letters. Your license remains in jeopardy of being revoked for violation of RCW 48.17.475, which requires the prompt response of a Licensee to an inquiry of the Insurance Commissioner. The information that you have provided did not satisfy the response requirements.

In your September 12, 2008 fax, you indicated that the refunds would be "sent out ASAP, most likely next week" If that is the case, then the refunds would have been sent the week of September 15<sup>th</sup>.

I expect to receive your written reply no later than October 14, 2008. RCW 48.17.475 requires the prompt response of a Licensee to an inquiry of the Insurance Commissioner.

Sincerely,

A handwritten signature in black ink, appearing to read "Thomas H. Talarico".

Thomas H. Talarico, Investigator  
Consumer Protection Division / Investigation and Enforcement Unit  
(509) 568-3043, Direct  
(509) 568-3046, Fax

Attachment

Cc: Mike Huske, Program Manager/Investigations

Charles P. Vick  
23403 SE 262<sup>nd</sup> Street  
Maple Valley, WA 98038

P.O. Box 9139  
Covington, WA 98042  
425-413-1213  
fax 425-413-1213 Call first

**Senior Life Planning  
Services, LLC**

# Fax

**To:** Thomas H. Talarico, Investigator

**From:** Charles P. Vick, Senior Life Planning

---

**Fax:** 509-568-3046

**Pages:** 1

---

**Phone:**

**Date:** October 14, 2008, 2008

---

**Re:** Refunds

**CC:**

---

**Urgent**     **For Review**     **Please Comment**     **Please Reply**     **Please.**

---

There have been no further refunds as there have been no funds. The refunds will be sent as soon as possible.

Thank – you

---

P.O. Box 9138  
Covington, WA 98042  
425-413-1213  
fax 425-413-1213 Call first

**Senior Life Planning  
Services, LLC**

**Fax**

**COPY**

**To:** Thomas H. Talarico, Investigator      **From:** Charles P. Vick  
**Fax:** 509-568-3048      **Pages:**  
**Phone:**      **Date:** September 12, 2008  
**Re:** Refunds      **CC:**

**Urgent**     **For Review**     **Please Comment**     **Please Reply**     **Please**

The only refund that has been sent is one for Natansee Lewis. The balance will be sent out ASAP, most likely next week. You are truly making this sound like some devious act that was committed, it most certainly was not! And as far as a gross misdemeanor, there weren't any refunds sent, and no intent to mislead you in discharging your duties. I have been cooperative in this matter and acknowledge the innocent error even though every one of the people who sent in a contribution doesn't want a refund! This is a fourteen hundred dollar matter.  
Thank you

**RECEIVED**

SEP 12 2008

SPOKANE FINANCIAL COMMISSIONER  
INVESTIGATIONS & ENFORCEMENT

P.O. Box 9139  
Covington, WA 99042  
425-413-1213  
fax: 425-413-1218 Call first

**Senior Life Planning  
Services, LLC**

**Fax**

**COPY**

**To:** Thomas H. Talarico, Investigator      **From:** Charles P. Vick  
**Fax:** 509-568-3048      **Pages:**  
**Phone:**      **Date:** Aug 18, 2008  
**Re:** Refunds      **CC:**

**Urgent**     **For Review**     **Please Comment**     **Please Reply**     **Please Recycle**

Dear Sir,

The refunds will be sent certified mail, with money orders on August 22, 2008. I will fax copies to you that day. Thank-You

Charles Vick  
Managing Member  
Senior Life Planning Services

**RECEIVED**  
AUG 19 2008  
SPOKANE INSURANCE COMMISSIONER  
INVESTIGATIONS & ENFORCEMENT

MIKE KREIDLER  
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



OFFICE OF  
INSURANCE COMMISSIONER

REPLY TO:  
One Rock Pointe  
1212 North Washington St.  
Suite 106  
Spokane, Washington 99201

August 5, 2008

**CERTIFIED MAIL**

Charles P. Vick  
23403 SE 262<sup>nd</sup> Street  
Maple Valley, WA 98038

SUBJECT: Fees

Mr. Vick:

Reviewing my file I find that you sent a note dated July 14, 2008, which was in response to my July 7, 2008 letter. You had indicated that you needed an additional ten days (beyond the July 15, 2008 due date) to provide the information that had previously been requested. Therefore, that would place your reply due date at July 25, 2008, which now has come and gone. Once again, you have failed to comply with the OIC requests and you remain in violation of RCW 48.17.475, which requires a prompt response by a Licensee to an inquiry of the Insurance Commissioner. The information that you have previously provided does not satisfy the statutory requirement, nor does your July 14 letter.

Once again, I am requesting the copies of the documents that were previously requested. Your continued violation of Washington's insurance code has placed your insurance license in jeopardy.

I expect to receive the information that was previously requested by August 19, 2008. RCW 48.17.475 requires the prompt response of a Licensee to an inquiry of the Insurance Commissioner. RCW 9A.76.175 makes it a gross misdemeanor for any person to make a false or misleading written or oral statement, which is likely to be relied upon by a public servant in the discharge of his or her duties.

Sincerely,

  
Thomas H. Talarico, Investigator

Consumer Protection Division / Investigation and Enforcement Unit

(509) 568-3043, Direct

(509) 568-3046, Fax

cc: P. O. Box 9139, Covington, WA 98042, via regular mail

MIKE KREIDLER  
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



OFFICE OF  
INSURANCE COMMISSIONER

REPLY TO:  
One Rock Pointe  
1212 North Washington St.  
Suite 106  
Spokane, Washington 99201

COPY

August 4, 2008

Charles P. Vick  
23403 SE 262<sup>nd</sup> Street  
Maple Valley, WA 98038

SUBJECT: Fees

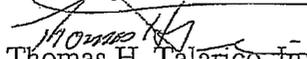
Mr. Vick:

On August 19, 2008, I received a fax from you that indicates that you were mailing certified letters and money orders to the consumers that had paid a fee that you had requested (copy attached). The money orders were to be sent on August 22, 2008, and, according to your fax, a copy would be faxed to me.

Mr. Vick, as of this date, I have not received the promised information, as it concerns the refunds. Therefore, please provide me with the status of the refunds.

I expect to receive your reply by September 12, 2008. RCW 48.17.475 requires the prompt response of a Licensee to an inquiry of the Insurance Commissioner. RCW 9A.76.175 makes it a gross misdemeanor for any person to make a false or misleading written or oral statement, which is likely to be relied upon by a public servant in the discharge of his or her duties.

Sincerely,

  
Thomas H. Talarico, Investigator  
Consumer Protection Division / Investigation and Enforcement Unit  
(509) 568-3043, Direct  
(509) 568-3046, Fax  
Attachment



**SENIOR LIFE Planning Services, L.L.C.**

15 South Grady Way, Suite 333

Renton, Washington, 98055

May 1, 2008

Office of Insurance Commissioner  
Consumer Protection Division/Investigation and Enforcement Unit  
One Rock Pointe  
1212 North Washington St.  
Suite 106  
Spokane, Washington 99201  
Thomas H. Talarico, Investigator

RE: Fees

Dear Sir,

I have attached a copy of the refund checks which will be mailed on May 8, 2008. The reason for the delay is the same reason for the initial donation request, lack of funds.  
Thank-you

Sincerely,

Charles Vick

MIKE KREIDLER  
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



OFFICE OF  
INSURANCE COMMISSIONER

REPLY TO:  
One Rock Pointe  
1212 North Washington St.  
Suite 106  
Spokane, Washington 99201

May 1, 2008

Charles P. Vick  
Senior Life Planning Services, LLC  
P. O. Box 9139  
Covington, WA 98042

SUBJECT: Refund of fees

Dear Mr. Vick:

This letter acknowledges receipt of your May 1 fax that included a copy of the 18 refund checks dated May 9, 2008.

In order to proceed to close the investigation, I will need either a copy of the bank statements showing that the checks have been negotiated, or a copy of the front and back of each check showing that the recipient has negotiated the check. I would believe that this could be accomplished by the end of June, thus appearing in your June 2008 bank statement. If any of the checks is returned as undeliverable, please provide me with a copy of the envelope.

I would hope to have this matter resolved by the end of June 2008. If you see this as problematic, please let me know.

Sincerely,

  
Thomas H. Talanico, Investigator  
Consumer Protection Division / Investigation and Enforcement Unit  
(509) 568-3043, Direct  
(509) 568-3046, Fax  
cc: Mike Huske, Chief Investigator

COPY

MIKE KREIDLER  
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



OFFICE OF  
INSURANCE COMMISSIONER

REPLY TO:  
One Rock Pointe  
1212 North Washington St.  
Suite 106  
Spokane, Washington 99201

April 22, 2008

## FINAL REQUEST

Charles P. Vick  
Senior Life Planning Service, LLC  
P. O. Box 9139  
Covington, WA 98042

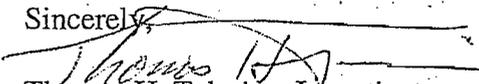
SUBJECT: Fees

Mr. Vick:

I have not had a response to my letters regarding the previously agreed upon reimbursement of fees. Your failure to respond to the OIC letters places you in violation of Washington's insurance code and your license is in jeopardy of being revoked.

Please review the previous letters and provide me with your written comments and copies of the refund checks. I will hold the investigation file open to May 2, 2008. RCW 48.17.475 requires the prompt response of a Licensee to an inquiry of the Insurance Commissioner. If I do not receive your reply by the May 2, 2008 date, and copies of the refund checks, the matter will be closed and referred to the Chief Investigator for disciplinary action, which could include REVOCATION of your insurance agent license.

Sincerely,

  
Thomas H. Talarico, Investigator  
Consumer Protection Division / Investigation and Enforcement Unit  
(509) 568-3043, Direct  
(509) 568-3046, Fax  
Investigation 1010554  
Cc: P. O. Box 9139 Covington, WA 98042

MIKE KREIDLER  
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



OFFICE OF  
INSURANCE COMMISSIONER

REPLY TO:  
One Rock Pointe  
1212 North Washington St.  
Suite 106  
Spokane, Washington 99201

**2ND REQUEST**

April 11, 2008

Charles P. Vick  
Senior Life Planning Service, LLC  
23403 SE 262nd Street  
Maple Valley, WA 98038

COPY

SUBJECT: Fees

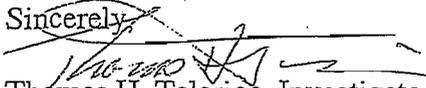
Mr. Vick:

I am attaching a copy of my March 31, 2008 letter which addresses the previous agreement pertaining to returning the fees collected to several consumers. As of this date, I have not received your reply, or copies of any refund checks, as was agreed in our February 1, letter.

Please provide me with a copy of each refund check, along with a copy of any letter that was sent to the consumer.

I expect to receive your written reply by April 21, 2008. RCW 48.17.475 requires the prompt response of a Licensee to an inquiry of the Insurance Commissioner. At this time, your license is in jeopardy of being the subject of formal disciplinary action, which could include revocation.

Sincerely,

  
Thomas H. Talarico, Investigator  
Consumer Protection Division / Investigation and Enforcement Unit  
(509) 568-3043, Direct  
(509) 568-3046, Fax  
Attachments

MIKE KREIDLER  
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



OFFICE OF  
INSURANCE COMMISSIONER

REPLY TO:  
One Rock Pointe  
1212 North Washington St.  
Suite 106  
Spokane, Washington 99201

March 31, 2008

Charles P. Vick  
Senior Life Planning Services, LLC  
15 South Grady Way, Suite 333  
Renton, WA 98055

COPY

SUBJECT: Fees

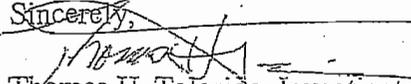
Dear Mr. Vick:

I have reviewed my February 1, 2008 letter regarding your request for an extension as it concerns refunding the fees that were charged to your insurance clients and find that the diary date of March 27, 2008, has come and past. As of this date, I do not have information that shows the refunds were made.

Please provide me with your written comments and the status of the refunds. If they have not been made, please provide an explanation as to why.

I expect to receive your written reply by April 10, 2008. RCW 48.17.475 requires the prompt response of a Licensee to an inquiry of the Insurance Commissioner.

~~Sincerely,~~

  
Thomas H. Talarico, Investigator  
Consumer Protection Division / Investigation and Enforcement Unit  
(509) 568-3043, Direct  
(509) 568-3046, Fax  
Investigation 1020554

MIKE KREIDLER  
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



OFFICE OF  
INSURANCE COMMISSIONER

REPLY TO:  
One Rock Pointe  
1212 North Washington St.  
Suite 106  
Spokane, Washington 99201

February 1, 2008

COPY

Charles P. Vick  
Senior Life Planning Services, LLC  
15 South Grady Way, Suite 333  
Renton, WA 98055

SUBJECT: Fees

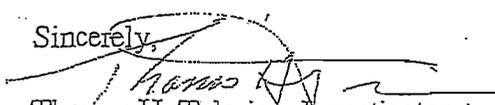
Dear Mr. Vick:

I am in receipt of your January 29, 2008 letter regarding the fees, and based upon your request for a 60-day extension in order to reimburse the consumer's the fees, I don't have a problem granting the extension; albeit, I am not clear as to why you need the extension.

When the payments are made, please send a copy of the refund check and any correspondence that you sent to the consumer.

I will diary my file to March 27, 2008.

Sincerely,

  
Thomas H. Talarico, Investigator  
Consumer Protection Division / Investigation and Enforcement Unit  
(509) 568-3043, Direct  
(509) 568-3046, Fax

January 29, 2008

OIC  
One Rock Pointe  
1212 North Washington St.  
Suite 106  
Spokane, WA 99201  
Thomas H. Talarico

RE: Fees

Dear Sir,

I have enclosed the information you requested. I will most certainly return those fees collected. I need to request an additional 60 days to do that though? I did find out why this happened . Our accountant, who is no longer our accountant, was constantly after me to license Senior Life Planning Services, LLC so that all income and expenditures would be accounted for under the corporation. I hesitated for quite some time but finally could not remember why I was hesitating. Now I remember why! This will be changed. Thank-you for your scrutiny. If you need any further information please do not hesitate to call.

Sincerely,

Charles P. Vick  
Managing Member

MIKE KREIDLER  
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



REPLY TO:  
One Rock Pointe  
1212 North Washington St.  
Suite 106  
Spokane, Washington 99201

OFFICE OF  
INSURANCE COMMISSIONER

January 10, 2008

Charles P. Vick  
23403 SE 262<sup>nd</sup> Street  
Maple Valley, WA 98038

SUBJECT: Fees

Dear Mr. Vick:

The information gathered by this investigation found that forty-five (45) consumers paid fees ranging from \$10 to \$200, which total three thousand three hundred and ten dollars (\$3310) in fees collected. The list that you provided identifies 168 clients, of which forty-five paid the fee that was outlined in your letters. Your reply also indicates that at least fifty-eight (58) of those listed had purchased insurance products from you. What your letter did not do, was identify the insurance clients that paid the fee, or those that were just members of the Seniors Foundation, and have not purchased any insurance products.

A review of the OIC Licensing records finds that you and your agency (Senior Life Planning Services, LLC) are licensed as an insurance agent, pursuant to RCW 48.17.010. This statute defines an insurance agent as: "... any person appointed by an insurer to solicit applications for insurance on its behalf. If authorized so to do, an agent may effectuate insurance contracts. An agent may collect premiums on insurance so applied an effectuated." The insurer with whom the insurance is placed, then pays the agent commissions, which reflect the agent's sole form of compensation. The only licensed individual that can charge a fee is a licensed insurance broker, who works on behalf of a consumer, as defined by RCW 48.17.020.

Washington statute regarding the collection or charging of fees notes: [RCW 48.18.180 (2)] "No ... agent, solicitor or other representative shall charge or receive any fee, compensation, or consideration for insurance which is not included in the premium specified in the policy." Thus, when you requested that insurance clients help off-set cost for other services that you perform, you violated this regulation. As an insurance agent, your compensation is held solely to the compensation paid on the sale of insurance products. Furthermore, performing research regarding this insurance products and services, including estate planning, Medicare information, etc, is part of your job as an insurance agent. Involving yourself in such activities as Living Trusts, and Elder Law, etc, violates Washington's consumer protection statutes and violates Washington insurance code RCW 48.30.010 (Unfair Practices) in that you are engaged in a practices that you are not trained and licensed to perform. Giving a consumer advice regarding legal questions and rights is acting as an attorney, which requires that you be licensed as such. Selling Living Trusts, and other legal documents, is acting as an attorney. Therefore, if you have continued to perform these activities, you should cease such activity.

MIKE KREIDLER  
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



OFFICE OF  
INSURANCE COMMISSIONER

REPLY TO:  
One Rock Pointe  
1212 North Washington St.  
Suite 106  
Spokane, Washington 99201

December 3, 2007

Charles P. Vick  
Senior Life Planning Services, LLC  
15 South Grady Way, Suite 333  
Renton, WA 98055

SUBJECT: Senior Life Planning Services, LLC  
Fees

Dear Mr. Vick:

Reviewing the information that you have provided, I find that at least three consumers do not reside in Western Washington and at least four others do not reside in Washington. Based upon this information, I am requesting the following:

- (1) How did you come to know and/or do business with the three Washington consumers that reside in Eastern Washington? (Chapman, Gidlof, and Phelan)
- (2) What products did you sell them?
- (3) Did you send them the letter regarding the payment of the one-time fee?
- (4) Did they pay the fee? If so, what amount was paid?
- (5) Please provide a copy of any information that you provide your clients regarding your services. That is, what specific services are you providing for the fee? Does this include insurance counseling?
- (6) Addressing the four non-resident consumers (Antinoro [NH], Johnson [AZ], Payne [AZ], Sonnenburg [CO]) what products have you sold them?
- (7) Were the two letters regarding payment of the one-time fee sent to them? Did any of the four pay the fee?



**SENIOR LIFE Planning Services, L.L.C.**

15 South Grady Way, Suite 333  
Renton, Washington, 98055

Office of the Insurance Commissioner  
One Rock Pointe  
1212 North Washington Street, Suite 106  
Spokane, WA 99201  
Thomas H. Talarico, Investigator

RE: Senior Life Planning Service  
Response to letter December 3, 2007

Dear Sir,

1. The three Washington consumers that reside in Eastern Washington resided in Western Washington when they became members.
2. They received their membership and either a complete estate plan or a review of their existing estate plan.
3. Yes
4. No
5. See attached estate planning package outline and other services. We no longer solicit or provide living trust packages. Insurance counseling is not a part of the initial service, unless requested. If applicable it would occur after the trust funding has been completed.
6. First of all the four non residents were residents of Western Washington when they became members. Payne and Sonnenburg received membership (which allows free changes to their estate plans) and Antinoro and Johnson received the same and purchased annuities'.
7. Yes. Sonnenburg \$30.00.
8. Antinoro-Changes to her trust thru our attorney. Johnson-same as above and some charitable gifting information. Sonnenburg-changes to her trust. I am licensed only in Washington at present. I was licensed in Arizona.
9. No
10. They do not differ.
11. No
12. The amount was totally up to our members. The differing amounts did not affect the services.

If you require any further information please call. Thank-you

Sincerely

Charles P. Vick  
Managing Member

State of Washington  
Office of the Insurance Commissioner  
One Rock Pointe  
1212 North Washington St.  
Suite 106  
Spokane, Wa. 99201  
Attn: Thomas H. Talarico

RE: November 2, 2007 Letter

Dear Sir,

It was good talking to you. I have enclosed the information you requested. I gave included a copy of the Disclosure and Compliance form that is given to all new members. It explains in general what we do. We are an information source for our members to access when they have questions about estate planning, Medicare, Medicaid, Probate, Trusts, Senior Living, health issues and financial issues. Our attorney provides information on all legal matters, I provide information on insurance solutions and I provide the hours necessary to research various topics for our members. Through the years of experience and the completion of many, many educational programs I am able to help our members with most of their concerns.

We have members who came to us from the Seniors Foundation where they had been members since 1999 and some as recent as earlier this year.

Fifty-eight of our members have purchased fixed annuities and more recently equity indexed annuities. These have been used for retirement and legacy planning. If you need further detailed information just let me know and I will request permission from our members. I want to be totally cooperative but I have a concern about the confidentiality of the financial information of our members.

I have had no contact with the Seniors Foundation since 2001. I do not know if they are still in business.

I hope this provides you the information that you need. Thank-You

Sincerely,

Charles P. Vick  
Managing Member  
Senior Life Planning Services, LLC



**SENIOR LIFE Planning Services, L.L.C.**

15 South Grady Way, Suite 333

Renton, Washington, 98055

State of Washington  
Office of the Insurance Commissioner  
Consumer Protection Division/Investigation and Enforcement Unit  
One Rock Pointe  
1212 North Washington St.  
Suite 106  
Spokane, WA. 99201  
Attn: Thomas H. Talarico, Investigator

RE: October 16, 2007 Letter  
Clarification

Dear Sir,

Your requests 1 – 6.

1. Letter has been attached.
2. List of members to which letters were sent.
3. List of members who responded and amounts.
4. We are a private membership estate planning organization. For the most part, an information resource. This, "one time fee", was to enable us to continue are services as we have in the past. Without it we would not have continued with our office and other overhead. However, we intend to remain available to our current members. We would not be soliciting new members.

Senior Life Planning Services, LLC has been a Washington company since August of 2001. Prior to that, from 1997, I was an independent membership representative for The Seniors Foundation. Their main office is in Kenosha, Wisconsin. In 2006 the insurance license was changed from Charles P. Vick to Senior Life Planning Services, LLC. Charles P. Vick was originally licensed in 1993.

5. The law change was HB1114.  
The lawsuit that will most probably revoke the bill is Pierce County Superior Court case #07-2-04412-0.  
Documents attached.
6. Charles P. Vick, Managing Member  
Doreen S. Vick, Member

I do hope this clarifies our intentions. If you require any further information, please do not hesitate to call. Thank-you.

Sincerely,

Charles P. Vick, Managing Member

State of Washington  
Office of the Insurance Commissioner  
One Rock Pointe  
1212 North Washington St.  
Suite 106  
Spokane, Wa. 99201  
Attn: Thomas H. Talarico

RE: November 2, 2007 Letter

Dear Sir,

It was good talking to you. I have enclosed the information you requested. I gave included a copy of the Disclosure and Compliance form that is given to all new members. It explains in general what we do. We are an information source for our members to access when they have questions about estate planning, Medicare, Medicaid, Probate, Trusts, Senior Living, health issues and financial issues. Our attorney provides information on all legal matters, I provide information on insurance solutions and I provide the hours necessary to research various topics for our members. Through the years of experience and the completion of many, many educational programs I am able to help our members with most of their concerns.

We have members who came to us from the Seniors Foundation where they had been members since 1999 and some as recent as earlier this year.

Fifty-eight of our members have purchased fixed annuities and more recently equity indexed annuities. These have been used for retirement and legacy planning. If you need further detailed information just let me know and I will request permission from our members. I want to be totally cooperative but I have a concern about the confidentiality of the financial information of our members.

I have had no contact with the Seniors Foundation since 2001. I do not know if they are still in business.

I hope this provides you the information that you need. Thank-You

Sincerely,

Charles P. Vick  
Managing Member  
Senior Life Planning Services, LLC

MIKE KREIDLER  
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



OFFICE OF  
INSURANCE COMMISSIONER

REPLY TO:  
One Rock Pointe  
1212 North Washington St.  
Suite 106  
Spokane, Washington 99201

November 2, 2007

Charles P. Vick  
Senior Life Planning Services, LLC  
15 South Grady Way Suite 333  
Renton, WA 98055

SUBJECT: Fee

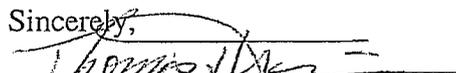
Dear Mr. Vick:

Thank you for your reply to my October 16, 2007 letter.

Based upon the information that you provided, I find that I cannot read the names on the lists that were provided and ask that you send me the hard copy. In addition, please provide me with comment and documents that address the services provided by Senior Life Planning Services, and who provides those services. Also, how many of the clients that you listed are insurance clients? What types of products were they sold and how long have they been clients? Lastly, who is The Seniors Foundation and what products do they offer consumers and who is the chief operating officer or president of the company? Are they licensed in Washington?

I would appreciate receiving your reply by November 16, 2007. RCW 48.17.475 requires the prompt response of a Licensee to an inquiry of the Insurance Commissioner.

Sincerely,

  
Thomas H. Talarico, Investigator

Consumer Protection Division / Investigation and Enforcement Unit  
(509) 568-3043, Direct  
(509) 568-3046, Fax



**SENIOR LIFE Planning Services, L.L.C.**

15 South Grady Way, Suite 333

Renton, Washington, 98055

State of Washington  
Office of the Insurance Commissioner  
One Rock Pointe  
1212 North Washington St.  
Suite 106  
Spokane, Wa. 99201  
Attn: Thomas H. Talarico

RE: November 2, 2007 Letter

Dear Sir,

It was good talking to you. I have enclosed the information you requested. I gave included a copy of the Disclosure and Compliance form that is given to all new members. It explains in general what we do. We are an information source for our members to access when they have questions about estate planning, Medicare, Medicaid, Probate, Trusts, Senior Living, health issues and financial issues. Our attorney provides information on all legal matters, I provide information on insurance solutions and I provide the hours necessary to research various topics for our members. Through the years of experience and the completion of many, many educational programs I am able to help our members with most of their concerns.

We have members who came to us from the Seniors Foundation where they had been members since 1999 and some as recent as earlier this year.

Fifty-eight of our members have purchased fixed annuities and more recently equity indexed annuities. These have been used for retirement and legacy planning. If you need further detailed information just let me know and I will request permission from our members. I want to be totally cooperative but I have a concern about the confidentiality of the financial information of our members.

I have had no contact with the Seniors Foundation since 2001. I do not know if they are still in business.

I hope this provides you the information that you need. Thank-You

Sincerely,

Charles P. Vick  
Managing Member  
Senior Life Planning Services, LLC



October 16, 2007

OFFICE OF  
INSURANCE COMMISSIONER

Charles P. Vick  
23403 SE 262<sup>nd</sup> Street  
Maple Valley, WA 98038

SUBJECT: September 18, 2007 letter to Clients

Dear Mr. Vick:

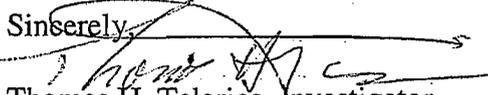
I am in receipt of your September 18, 2007 letter to the clients of Senior Life Planning Services, LLC. The letter mentions that you are providing the client with additional information to clarify a previous letter, as it concerns a "one-time fee".

At this time, I am requesting the following:

- (1) A copy of the previous letter(s) regarding this issue.
- (2) Identify each consumer that you sent the letter.
- (3) Identify each consumer that sent money to you and/or your firm and the amount sent.
- (4) The letter mentions that the "one-time fee" will enable you and/or your firm to "continue to provide the services it has been providing for the last decade. [We note that you have been licensed since May 2006 and the firm was licensed on June 10, 2006. How does this equate to a decade.]
- (5) Your letter mentions a law change. Please provide an explanation and documents to support this matter. Furthermore, you noted that the matter is currently in court and will "probably be revoked by February 08". Explain this comment.
- (6) Please identify each individual associated or affiliated to your firm.

I expect to receive your written reply no later than November 2, 2007. RCW 48.17.475 requires the prompt response of a Licensee to an inquiry of the Insurance Commissioner.

Sincerely,

  
Thomas H. Talarico, Investigator  
Consumer Protection, Division / Investigation and Enforcement Unit  
(509) 568-3043, Direct / (509) 568-3046, Fax  
Attachment



**SENIOR LIFE Planning Services, L.L.C.**

15 South Grady Way, Suite 333

Renton, Washington, 98055

RECEIVED

OCT 01 2007

INSURANCE COMMISSIONER  
LEGAL AFFAIRS DIVISION

COPY

September 18, 2007

Dear Valued Member,

I recently sent a letter describing the need for the organization to request a one-time fee, the amount was up to you, so that Senior Life could continue to provide the services it has been providing for the last decade. I have been told that I was too vague, so I will attempt to clarify.

The reason for the request is due to a law change that is currently in the Court and will most probably be revoked by February 08. This has effected our finances to the point where if we don't have a large response from our members we will not be able to provide our services, except, on a one on one basis, to those who respond. Please understand, the last thing I want to do is to not be there for you. Unfortunately, I have no choice. If you value my service please respond by phone at 425-271-7041 and then by mail, by Friday, September 21.

Thank-you

Charles P. Vick, CSA  
Managing Member

15 South Grady Way, Suite 333, WA 98055 425-271-7041/1-800-261-4692

15 South Grady Way, Suite 333  
Renton, WA. 98055  
425-271-7041  
fax 425-271-7046  
1-800-261-4692

**Senior Life Planning  
Services, LLC**

# Fax

**To:** Thomas H. Talarico, Investigator

**From:** Brandy

Office of Insurance Commissioner

---

**Fax:** 509-568-3046

**Pages:** 21

---

**Phone:**

**Date:** November 1, 2007

---

**Re:** Letter dated October 16, 2007

**CC:**

---

**Urgent**     **For Review**     **Please Comment**     **Please Reply**     **Please Recycle.**

---